

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-11282-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ralph A. Cruz Jr.
aka Ralph Cruz Jr., aka Ralph Cruz, aka
Rafael Cruz, aka Rafael A. Cruz, aka Ralph
A. Cruz Jr., aka Ralph Cruz Jr., aka Rafael
A. Cruz Jr.
103 Salina Road
Sewell, NJ 08080

Social Security No.:
xxx-xx-2015

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on April 7, 2017.

On 10/05/2017 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: November 1, 2017
Time: 10:00 AM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 6, 2017

JAN: bed

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United States Bankruptcy Court
District of New Jersey

In re:
Ralph A. Cruz, Jr.
Debtor

Case No. 17-11282-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 185

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Total Noticed: 38

Date Rcvd: Oct 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2017.

db +Ralph A. Cruz, Jr., 103 Salina Road, Sewell, NJ 08080-1684
lm +Shellpoint Mortgage Servicing, 55 Beattie Pl. Suite 110, Greenville, SC 29601-5115
516603909 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
516603910 +Capital One Bank USA, Attn: CEO Richard D Fairbank, 1680 Capital One Drive,
Mc Lean, VA 22102-3407
516603911 +CitiBank, Attn: Barbara Desoer, CEO, 399 Park Ave., New York, NY 10022-4699
516603913 +CitiBank South Dakota N A, Attn: Rick Nath President, 701 East 60th Street North,
Sioux Falls, SD 57104-0493
516603912 Citibank South Dakota, PO Box 6191, Sioux Falls, SD 57117-6191
516603915 +Discover Bank, Attn: David Nelms CEO, 502 E. Market Street, Greenwood, DE 19950-9700
516603916 +Discover Bank, Attn: Roger C Hochschild, President, 502 E. Market Street,
Greenwood, DE 19950-9700
516603919 +Falon & Associates LLC, Re: DC-005691-10, 165 Passaic Ave. #301b,
Fairfield, NJ 07004-3592
516603920 +Financial Recoveries, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
516603922 +Kennedy Health System, ATTN Patient Billing / Bankruptcy Dept, 500 Marlboro Avenue,
Cherry Hill, NJ 08002-2020
516845207 MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO Box 10826,
Greenville, SC 29603-0826
516603924 +Penn Credit Corp, RE Penn Credit ID #, 916 S 14th Street, Harrisburg, PA 17104-3425
516603925 +Pressler and Pressler LLP, Re: DC 004434-11, 7 Entin Road, Parsippany, NJ 07054-5020
516603926 +Pressler and Pressler LLP, Re: VJ 004953-11, 7 Entin Road, Parsippany, NJ 07054-5020
516603927 +Rowan Som Pediatrics, 405 Hurffville Crosskeys Road, Sewell, NJ 08080-9344
516603929 +Shellpoint Mortgage Servicing, 55 Beattie Place, Greenville, SC 29601-2165
516603928 +Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
516603930 ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
(address filed with court: T-Mobile Bankruptcy Dept, PO Box 37380, Albuquerque, NM 87176)
516603932 +Well Fargo Bank, James M. Strother, SEVP General Counsel, 420 Montgomery Street,
San Francisco, CA 94104-1298
516603931 +Well Fargo Bank, Timothy J. Sloan, CEO, 420 Montgomery Street,
San Francisco, CA 94104-1298
516603933 +Wells Fargo Bank, Frank R. Codel SEVP, 420 Montgomery Street,
San Francisco, CA 94104-1298

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2017 22:10:54 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 06 2017 22:10:53 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516625948 E-mail/Text: ally@ebn.phinsolutions.com Oct 06 2017 22:10:44 Ally Capital, PO Box 130424,
Roseville MN 55113-0004
516603908 E-mail/Text: ally@ebn.phinsolutions.com Oct 06 2017 22:10:44
Ally Financial- Bankruptcy Dept, PO Box 380901, Minneapolis, MN 55438-0901
516603914 E-mail/PDF: creditonebknotifications@resurgent.com Oct 06 2017 22:13:07 Credit One Bank,
Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
516603917 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 06 2017 22:10:49 DiTech Financial LLC,
PO Box 6172, Rapid City, SD 57709-6172
516603918 +E-mail/Text: bknotice@erccollections.com Oct 06 2017 22:11:01 Enhanced Recovery Company,
8014 Bayberry Road, Jacksonville, FL 32256-7412
516603921 E-mail/Text: cio.bncmail@irs.gov Oct 06 2017 22:10:48 Internal Revenue Service,
Centralized Insolvency Service, PO Box 7346, Philadelphia, PA 19101-7346
516735970 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 06 2017 22:13:14 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516603923 +E-mail/PDF: bankruptcy@ncfsi.com Oct 06 2017 22:06:52 New Century Financial Services, Inc.,
Eric Sombers, President, 110 South Jefferson Road, Whippny, NJ 07981-1038
517092769 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 06 2017 22:13:01
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517092770 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 06 2017 22:26:25
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
516845287 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 06 2017 22:13:08
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
Norfolk VA 23541
516653157 +E-mail/PDF: gecsed@recoverycorp.com Oct 06 2017 22:07:22 Synchroly Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516603935 +E-mail/Text: BKRMailOps@weltman.com Oct 06 2017 22:11:01 Weltman, Weinberg & Reis Co., LPA,
Re: DC-005452-09, 325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605

TOTAL: 15

District/off: 0312-1

User: admin
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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516603934 ##+Wells Fargo Bank, Attn: Home Equity Division, PO Box 3117, Winston Salem, NC 27102-3117
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 6, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

S. Daniel Hutchison on behalf of Debtor Ralph A. Cruz, Jr. sdhteamlaw@outlook.com,
backupcourt@outlook.com;sdhlaecf@gmail.com;sdhlaawparal@outlook.com;sdhlaawpara2@outlook.com;r3902
6@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5